



# IFRS SDS Index

Indicator code		Disclosure reference and/or response
<b>IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information</b>		
<b>Conceptual foundations</b>		
<b>Reporting entity</b>		
S1-20	An entity's sustainability-related financial disclosures shall be for the same reporting entity as the related financial statements.	<ul style="list-style-type: none"> <li>About This Report (Page 1)</li> </ul>
<b>Connected information</b>		
S1-21	An entity shall provide information in a manner that enables users of general purpose financial reports to understand the connections between the items to which the information relates and the connections between disclosures provided by the entity.	<ul style="list-style-type: none"> <li>Sustainability Strategy (Page 7-33)</li> <li>Sustainability Governance (Page 34-36)</li> <li>Material ESG Factors (Page 39-43)</li> <li>Economic Contributions (Page 45)</li> <li>Sustainable Banking (Page 46-57)</li> <li>UOB Annual Report 2024: Corporate Governance (Page 70-98)</li> <li>UOB Annual Report 2024: Risk Management (Page 99-115)</li> <li>UOB Annual Report 2024: Financial Report (Page 119-222)</li> </ul>
S1-22	An entity shall identify the financial statements to which the sustainability-related financial disclosures relate.	<ul style="list-style-type: none"> <li>UOB Annual Report 2024: Financial Report (Page 119-222)</li> </ul>
<b>General requirements</b>		
S1-59	An entity shall identify: <ul style="list-style-type: none"> <li>(a) the specific standards, pronouncements, industry practice and other sources of guidance that the entity has applied in preparing its sustainability-related financial disclosures; and</li> <li>(b) the industry(s) specified in the IFRS Sustainability Disclosure Standards, the SASB Standards or other sources of guidance relating to a particular industry(s) that the entity has applied in preparing its sustainability-related financial disclosures, including in identifying applicable metrics.</li> </ul>	<ul style="list-style-type: none"> <li>About This Report (Page 1)</li> </ul>
<b>Core content</b>		
S1-25	An entity shall provide disclosures about: <ul style="list-style-type: none"> <li>(a) governance;</li> <li>(b) strategy;</li> <li>(c) risk management; and</li> <li>(d) metrics and targets.</li> </ul>	<ul style="list-style-type: none"> <li>Sustainability Strategy (Page 7-33)</li> <li>Sustainability Governance (Page 34-36)</li> <li>Material ESG Factors (Page 39-43)</li> <li>UOB Annual Report 2024: Risk Management (Page 99-115)</li> </ul>



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IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information		
<b>Governance</b>		
S1-27	<p>An entity shall disclose information about:</p> <p>(a) the governance body(s) or individual(s) responsible for oversight of sustainability-related risks and opportunities; and</p> <p>(b) management's role in the governance processes, controls and procedures used to monitor, manage and oversee sustainability-related risks and opportunities.</p>	<ul style="list-style-type: none"> <li>• Sustainability Governance (Page 34-36)</li> <li>• Economic Contributions (Page 45)</li> <li>• Sustainable Banking (Page 47, 52, 53, 54)</li> <li>• Fair Dealing (Page 59)</li> <li>• Data Privacy (Page 62)</li> <li>• Talent Development and Inclusion (Page 70)</li> <li>• Workplace Safety, Health and Well-being (Page 75)</li> <li>• Corporate Governance and Risk Culture (Page 80-81)</li> <li>• Regulatory Compliance (Page 83)</li> <li>• Information Security (Page 88)</li> <li>• Sustainable Procurement (Page 99)</li> <li>• Community Stewardship (Page 101)</li> <li>• UOB Annual Report 2024: Corporate Governance (Page 70-98)</li> <li>• UOB Annual Report 2024: Risk Management (Page 99-115)</li> </ul>
<b>Strategy</b>		
S1-29	<p>An entity shall disclose information to enable users of general purpose financial reports to understand:</p> <p>(a) the sustainability-related risks and opportunities that could reasonably be expected to affect the entity's prospects;</p> <p>(b) the current and anticipated effects of those sustainability-related risks and opportunities on the entity's business model and value chain;</p> <p>(c) the effects of those sustainability-related risks and opportunities on the entity's strategy and decision-making;</p>	<ul style="list-style-type: none"> <li>• Sustainability Strategy (Page 7-33)</li> <li>• Material ESG Factors (Page 39-43)</li> <li>• Economic Contributions (Page 45)</li> <li>• Sustainable Banking (Page 51, 53, 54)</li> <li>• Fair Dealing (Page 59)</li> <li>• Information Security (Page 88)</li> <li>• Direct Environmental Impact (Page 90-98)</li> <li>• Sustainability in Numbers (Page 141-143, 149)</li> </ul>



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IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information	
<p>(d) the effects of those sustainability-related risks and opportunities on the entity's financial position, financial performance and cash flows for the reporting period, and their anticipated effects on the entity's financial position, financial performance and cash flows over the short, medium and long term, taking into consideration how those sustainability-related risks and opportunities have been factored into the entity's financial planning; and</p> <p>(e) the resilience of the entity's strategy and its business model to those sustainability-related risks.</p>	
S1-30	<p>An entity shall disclose information that enables users of general purpose financial reports to understand the sustainability-related risks and opportunities that could reasonably be expected to affect the entity's prospects.</p> <ul style="list-style-type: none"> <li>• Sustainability Strategy (Page 7-33)</li> <li>• Material ESG Factors (Page 39-43)</li> <li>• Economic Contributions (Page 45)</li> <li>• Sustainable Banking (Page 46-57)</li> <li>• Fair Dealing (Page 59-61)</li> <li>• Data Privacy (Page 62-64)</li> <li>• Financial Inclusion (Page 65-68)</li> </ul>
S1-32	<p>An entity shall disclose information that enables users of general purpose financial reports to understand the current and anticipated effects of sustainability-related risks and opportunities on the entity's business model and value chain.</p> <ul style="list-style-type: none"> <li>• Talent Development and Inclusion (Page 70-74)</li> <li>• Workplace Safety, Health and Well-being (Page 75-78)</li> <li>• Corporate Governance and Risk Culture (Page 80-82)</li> <li>• Regulatory Compliance (Page 83-87)</li> <li>• Information Security (Page 88-89)</li> <li>• Direct Environmental Impact (Page 90-98)</li> <li>• Sustainable Procurement (Page 99-100)</li> <li>• Community Stewardship (Page 101-104)</li> </ul>
S1-33	<p>An entity shall disclose information that enables users of general purpose financial reports to understand the effects of sustainability-related risks and opportunities on its strategy and decision-making.</p>



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<b>IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information</b>		
S1-34	An entity shall disclose information that enables users of general purpose financial reports to understand: (a) the effects of sustainability-related risks and opportunities on the entity's financial position, financial performance and cash flows for the reporting period (current financial effects).	<ul style="list-style-type: none"> <li>• Sustainability Strategy (Page 7-33)</li> <li>• Material ESG Factors (Page 39-43)</li> <li>• Economic Contributions (Page 45)</li> <li>• Sustainable Banking (Page 51, 53, 54)</li> <li>• Fair Dealing (Page 59)</li> <li>• Information Security (Page 88)</li> <li>• Sustainability in Numbers (Page 141, 149)</li> </ul>
S1-35	An entity shall disclose quantitative and qualitative information about: (a) how sustainability-related risks and opportunities have affected its financial position, financial performance and cash flows for the reporting period.	
S1-41	An entity shall disclose information that enables users of general purpose financial reports to understand its capacity to adjust to the uncertainties arising from sustainability-related risks.	<ul style="list-style-type: none"> <li>• Sustainability Strategy (Page 7-33)</li> <li>• Sustainable Banking (Page 46-57)</li> <li>• Fair Dealing (Page 59-61)</li> <li>• Data Privacy (Page 62-64)</li> <li>• Workplace Safety, Health and Well-being (Page 75-78)</li> <li>• Corporate Governance and Risk Culture (Page 80-82)</li> <li>• Regulatory Compliance (Page 83-87)</li> <li>• Information Security (Page 88-89)</li> <li>• Direct Environmental Impact (Page 90-98)</li> </ul>
<b>Risk management</b>		
S1-44	An entity shall disclose information about: (a) the processes and related policies the entity uses to identify, assess, prioritise and monitor sustainability-related risks; (b) the processes the entity uses to identify, assess, prioritise and monitor sustainability-related opportunities; and (c) the extent to which, and how, the processes for identifying, assessing, prioritising and monitoring sustainability-related risks and opportunities are integrated into and inform the entity's overall risk management process.	<ul style="list-style-type: none"> <li>• Sustainability Strategy (Page 7-33)</li> <li>• Material ESG Factors (Page 39-43)</li> <li>• Economic Contributions (Page 45)</li> <li>• Sustainable Banking (Page 46-57)</li> <li>• Fair Dealing (Page 59-61)</li> <li>• Data Privacy (Page 62-64)</li> <li>• Financial Inclusion (Page 65-68)</li> <li>• Talent Development and Inclusion (Page 70-74)</li> <li>• Workplace Safety, Health and Well-being (Page 75-78)</li> <li>• Corporate Governance and Risk Culture (Page 80-82)</li> <li>• Regulatory Compliance (Page 83-87)</li> <li>• Information Security (Page 88-89)</li> <li>• Direct Environmental Impact (Page 90-98)</li> <li>• Sustainable Procurement (Page 99-100)</li> <li>• Community Stewardship (Page 101-104)</li> <li>• UOB Annual Report 2024: Risk Management (Page 99-115)</li> </ul>



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Indicator code		Disclosure reference and/or response
IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information		
<b>Metrics and targets</b>		
S1-46	An entity shall disclose, for each sustainability-related risk and opportunity that could reasonably be expected to affect the entity's prospects: (a) metrics required by an applicable IFRS Sustainability Disclosure Standard; and (b) metrics the entity uses to measure and monitor: (i) that sustainability-related risk or opportunity; and (ii) its performance in relation to that sustainability-related risk or opportunity.	<ul style="list-style-type: none"> <li>• Sustainability Strategy (Page 19-20, 30-33)</li> <li>• Material ESG Factors (Page 41-43)</li> <li>• Sustainability in Numbers (Page 141, 154)</li> </ul>
S1-51	An entity shall disclose information about the targets it has set to monitor progress towards achieving its strategic goals, and any targets it is required to meet by law or regulation.	<ul style="list-style-type: none"> <li>• Material ESG Factors (Page 41-43)</li> <li>• Data Privacy (Page 62-64)</li> <li>• Information Security (Page 88-89)</li> </ul>



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Indicator code		Disclosure reference and/or response
<b>Sustainability Accounting Standard – Financials Sector<sup>1</sup></b>		
<b>Commercial banks</b>		
<b>Data security</b>		
FN-CB-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	<ul style="list-style-type: none"> <li>• Material ESG Factors (Page 41)</li> <li>• Data Privacy (Page 62-64)</li> <li>• Information Security (Page 88-89)</li> </ul>
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	
<b>Financial inclusion and capacity building</b>		
FN-CB-240a.1	Amount of loans qualified to programmes designed to promote small business	<ul style="list-style-type: none"> <li>• Financial Inclusion (Page 65-68)</li> <li>• Sustainability in Numbers (Page 141)</li> </ul>
FN-CB-240a.2	Amount of non-performing loans qualified to programmes designed to promote small business	<ul style="list-style-type: none"> <li>• Sustainability in Numbers (Page 143)</li> </ul>
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	<ul style="list-style-type: none"> <li>• Financial Inclusion (Page 65-68)</li> <li>• Regulatory Compliance (Page 87)</li> <li>• Community Stewardship (Page 103)</li> </ul>
<b>Incorporation of environmental, social and governance (ESG) factors in credit analysis</b>		
FN-CB-410a.2	Description of approach to incorporation of factors in credit analysis	<ul style="list-style-type: none"> <li>• Sustainable Banking (Page 46-48)</li> </ul>
<b>Business ethics</b>		
FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	<ul style="list-style-type: none"> <li>• Material ESG Factors (Page 42)</li> <li>• Fair Dealing (Page 59)</li> </ul>
FN-CB-510a.2	Description of whistleblower policies and procedures	<ul style="list-style-type: none"> <li>• Workplace Safety, Health and Well-being (Page 75)</li> <li>• Corporate Governance and Risk Culture (Page 81)</li> <li>• Regulatory Compliance (Page 84)</li> </ul>

<sup>1</sup> We included metrics that are applicable to UOB's context and have adjusted the way some metrics are presented for relevance and clarity. Metrics that overlap with IFRS S1 and S2 have been excluded.



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Indicator code		Disclosure reference and/or response
<b>Sustainability Accounting Standard – Financials Sector</b>		
<b>Systemic risk management</b>		
FN-CB-550a.2	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	<ul style="list-style-type: none"> <li>UOB Annual Report 2024: Capital Management (Page 116-117)</li> </ul>
<b>Activity metrics</b>		
FN-CB-000.A	Value of checking and savings accounts for personal segment	<ul style="list-style-type: none"> <li>Sustainability in Numbers (Page 141)</li> </ul>
FN-CB-000.B	Value of loans by segment: (a) personal, (b) small business and (c) corporate	<ul style="list-style-type: none"> <li>Sustainability in Numbers (Page 141)</li> </ul>
<b>Consumer Finance</b>		
<b>Customer privacy</b>		
FN-CF-220a.2	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	<ul style="list-style-type: none"> <li>Material ESG Factors (Page 41)</li> </ul>
<b>Data security</b>		
FN-CF-230a.1	Number of data breaches	<ul style="list-style-type: none"> <li>Material ESG Factors (Page 41)</li> <li>Information Security (Page 88)</li> </ul>
FN-CF-230a.2	Card-related fraud losses	<ul style="list-style-type: none"> <li>Material ESG Factors (Page 42)</li> </ul>
FN-CF-230a.3	Description of approach to identifying and addressing data security risks	<ul style="list-style-type: none"> <li>Data Privacy (Page 62-64)</li> <li>Information Security (Page 88-89)</li> </ul>
<b>Selling practices</b>		
FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	<ul style="list-style-type: none"> <li>Fair Dealing (Page 59)</li> </ul>
<b>Mortgage Finance</b>		
<b>Lending practices</b>		
FN-MF-270a.3	Total amount of monetary losses as a result of legal proceedings associated with communications to customers	<ul style="list-style-type: none"> <li>Fair Dealing (Page 59)</li> </ul>
<b>Discriminatory lending</b>		
FN-MF-270b.1	Weighted average Loan-to-Value (LTV) ratio of mortgages issued	<ul style="list-style-type: none"> <li>Sustainability in Numbers (Page 141)</li> </ul>
FN-MF-270b.2	Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	<ul style="list-style-type: none"> <li>Fair Dealing (Page 59)</li> </ul>
FN-MF-270b.3	Description of policies and procedures for ensuring non-discriminatory mortgage origination	Our standardised mortgage loan pricing packages are available to any customer who meets our loan eligibility requirements.



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Indicator code		Disclosure reference and/or response
Sustainability Accounting Standard – Financials Sector		
Activity metrics		
FN-MF-000.A	Value of mortgage loans – residential and commercial	<ul style="list-style-type: none"> <li>Sustainability in Numbers (Page 141)</li> </ul>
IFRS S2 Climate-related Disclosures		
Core content		
S2-6	<p>An entity shall disclose information about:</p> <p>(a) the governance body(s) or individual(s) responsible for oversight of climate-related risks and opportunities; and</p> <p>(b) management's role in the governance processes, controls and procedures used to monitor, manage and oversee climate-related risks and opportunities.</p>	<ul style="list-style-type: none"> <li>Sustainability Governance (Page 34-36)</li> <li>Sustainable Banking (Page 47, 52, 53, 54)</li> <li>UOB Annual Report 2024: Corporate Governance (Page 70-98)</li> <li>UOB Annual Report 2024: Risk Management (Page 99-115)</li> </ul>
Strategy		
S2-9 (also S2-10, S2-13, S2-14, S2-15, S2-16, S2-22)	<p>An entity shall disclose information to enable users of general purpose financial reports to understand:</p> <p>(a) the climate-related risks and opportunities that could reasonably be expected to affect the entity's prospects;</p> <p>(b) the current and anticipated effects of those climate-related risks and opportunities on the entity's business model and value chain;</p> <p>(c) the effects of those climate-related risks and opportunities on the entity's strategy and decision-making;</p> <p>(d) the effects of those climate-related risks and opportunities on the entity's financial position, financial performance and cash flows for the reporting period, and their anticipated effects on the entity's financial position, financial performance and cash flows over the short, medium and long term, taking into consideration how those climate-related risks and opportunities have been factored into the entity's financial planning; and</p> <p>(e) the resilience of the entity's strategy and its business model to those climate-related risks.</p>	<ul style="list-style-type: none"> <li>Sustainability Strategy (Page 11-20)</li> <li>Material ESG Factors (Page 39-43)</li> <li>Sustainable Banking (Page 46-57)</li> <li>Direct Environmental Impact (Page 90-98)</li> <li>Sustainability in Numbers (Page 142, 150-153)</li> </ul>





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Indicator code		Disclosure reference and/or response
IFRS S2 Climate-related Disclosures		
Risk Management		
S2-25	<p>An entity shall disclose information about:</p> <p>(a) the processes and related policies the entity uses to identify, assess, prioritise and monitor climate-related risks;</p> <p>(b) the processes the entity uses to identify, assess, prioritise and monitor climate-related opportunities, including information about whether and how the entity uses climate-related scenario analysis to inform its identification of climate-related opportunities; and</p> <p>(c) the extent to which, and how, the processes for identifying, assessing, prioritising and monitoring climate-related risks and opportunities are integrated into and inform the entity's overall risk management process.</p>	<ul style="list-style-type: none"> <li>• Sustainability Strategy (Page 11-20)</li> <li>• Sustainable Banking (Page 46-51)</li> </ul>
Metrics and targets		
<p>S2-28</p> <p>(also S2-29, S2-33, S2-34, S2-35, S2-36)</p>	<p>An entity shall disclose:</p> <p>(a) information relevant to the cross-industry metric categories;</p> <p>(b) industry-based metrics that are associated with particular business models, activities or other common features that characterise participation in an industry; and</p> <p>(c) targets set by the entity, and any targets it is required to meet by law or regulation, to mitigate or adapt to climate-related risks or take advantage of climate-related opportunities, including metrics used by the governance body or management to measure progress towards these targets.</p>	<ul style="list-style-type: none"> <li>• Sustainability Strategy (Page 11-20)</li> <li>• Material ESG Factors (Page 41, 43)</li> <li>• Sustainable Banking (Page 46-51)</li> <li>• Direct Environmental Impact (Page 90-98)</li> <li>• Sustainability in Numbers (Page 142, 150-153)</li> </ul>